Amendments to the claims (this listing replaces all prior versions):

1. (currently amended) A machine-based method comprising

receiving historical multi-dimensional data representing multiple variables ~~to be used as an input to a predictive model of a commercial system~~,

transforming variables into more predictive variables, including Bayesian renormalized variables, linearly transformed and non-linearly transformed variables and imputed missing values for categorical or continuous variables,

pruning variables for which the data is sparse or missing,

adjusting ~~the~~ a population of variables to represent main effects exhibited by the data and significant interaction and non-linear effects exhibited by the data, and[[.]]

using the adjusted population of variables to generate a predictive model for interacting with a commercial system.

2. (original) The method of claim 1 in which adjusting the population of variables to represent interaction effects includes

stages of main effect interactions, main effects with main effect interactions and excluded variable interactions, and main effects with main effect interactions and excluded variable interactions together with excluded variable combined interactions.

3. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to retention of a current service or product of a vendor.

4. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.

5. (original) The method of claim 1 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.

6. (currently amended) The method of claim 1 also including enabling a user to reconstruct a sequence of choices involved in the creation of the predictive model ~~replicate information about the model as it existed as of the making of any one of the choices~~.

7. (currently amended) A machine-based method comprising

in connection with a project ~~in which a user generates a predictive model~~ based on historical data about a system being modeled,

generating a predictive model, and

portraying to ~~the~~ a user through a graphical user interface ~~the~~ a sequence of dimension reduction having two or more steps.

8. (currently amended) The method of claim 7 in which the system being modeled comprises behavior of prospective or current customers of a vendor with respect to products or services offered by the vendor.

9. (original) The method of claim 7 in which the predictive model predicts behavior of a prospective or current customer with respect to purchase of a product or service of a vendor.

10. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to retention of a current service or product of a vendor.

11. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to risk of asserting claims, loan payment or prepayment to a vendor.

12. (original) The method of claim 7 in which the predictive model predicts behavior of a current customer with respect to usage of a current service or product of a vendor.

13. (original) The method of claim 7 in which the user interface controls staging of the sequence of model generation activities.